

which is claimed and for which a patent is sought on the invention entitled: SYSTEMS AND METHODS FOR PROCESSING CREDIT CARD TRANSACTIONS

ny PCT international application(s) designosignosignosignosignosignosignosigno	disclose information which is 35 U.S.C. § 119(a)-(d) or nating at least one country o	s material to patentability as del § 365(b) of any foreign applica ther than the United States, list	ined in 37 CFR § 1.56. tion(s) for patent or inve ed below and have also i	ntor's certificate or § 365(a) identified below, any foreign
Country	Application Number	Date of Filing	Priority Claimed	Under 35 U.S.C. 119
			☐ YES	□ NO
		<u> </u>	□ YES	□·NO
hereby claim the benefit under 35 U.S.C.	§ 119(e) of any United Sta	ates provisional application(s) lis	sted below:	OIPE
Application Nun	nber		Date of Filing	DEC 0 5 2001
Application Number	D	ate of Filing	Status (Patented,	Pending, Abandoned)
hereby appoint the following attorney and rewith. FINNEGAN, HENDERSON, FAR. 20,630; Arthur S. Garrett, Reg. No. 23, 691; C. Larry O'Rourke, Reg. No. 26,0609; Stephen L. Peterson, Reg. No. 26,6932; Allen M. Sokal, Reg. No. 26,695; omas L. Irving, Reg. No. 28,619; Charles uchs, Reg. No. 28,508; E. Robert Yoches Racine, Reg. No. 30,415; Thomas H. Jeristopher P. Foley, Reg. No. 31,354; John 25,146; Carol P. Einaudi, F. No. 32,984; Barbara C. McCurdy, Reg. No. 32,824; Thomas W. Banks, Reg. N. 013; Andrew Chanho Sonu, Reg. No. 33,871; Michael R. McGurk, Reg. No. 216; Charles E. Van Horn, Reg. No. 40,921; James B. Monroe, Reg. No. 33,971;	ABOW, GARRETT & DUN 0,338; Donald R. Dunner, Re 020; Laurence R. Hefter, Re 14; Albert J. Santorelli, Reg 325; John M. Romary, Reg Robert D. Bajefsky, Reg. No E. Lipsey, Reg. No. 28,165 5, Reg. No. 30,120; Barry V nkins, Reg. No. 30,857; Ro 1 C. Paul, Reg. No. 30,413; Reg. No. 32,220; Walter Y. I No. 32,120; James K. Ham 10. 32,719; Christopher P. Is 14,457; David S. Forman, Reg 32,045; Joann M. Neth, Re 266; Linda A. Wadler, Reg.	INER, L.L.P., Douglas B. Hende eg. No. 19,073; Brian G. Bruns eg. No. 20,827; Kenneth E. Pa g. No. 22,610; Michael C. Eln . No. 26,331; Bruce C. Zottel b. 25,387; Richard L. Stroup, i; Thomas W. Winland, Reg. No. V. Graham, Reg. No. 29,924; obert E. Converse, Jr., Reg. No. Roger D. Taylor, Reg. No. 28, Boyd, Jr., Reg. No. 31,738; St Imond, Reg. No. 31,964; Richa aac, Reg. No. 32,616; Bryan C g. No. 33,694; Vincent P. Kov- leg. No. 36,363; Gerson S. Par No. 33,218; Jeffrey A. Berko lo. 34,629; Allen R. Jensen, Rej	erson, Reg. No. 20,291 vold, Reg. No. 22,593; yne, Reg. No. 23,098; ner, Reg. No. 25,857; r, Reg. No. 25,857; r, Reg. No. 28,478; David 27,605; Basil J. Lewri Susan Haberman Griffen D. 27,432; Clair X. Mu 1992; David M. Kelly, Peven M. Anzalone, Reg. No. 32,404 alick, Reg. No. 32,405 intch, Reg. No. 32,405 intch, Reg. No. 33,751 pwitz, Reg. No. 36,743; No. 28,224; Lori Anr	; Ford F. Farabow, Jr., Reg. Tipton D. Jennings, IV, Reg. Herbert H. Mintz, Reg. No. Richard H. Smith, Reg. No. 14 W. Hill, Reg. No. 28,220 kg. Reg. No. 28,818; Marti, Reg. No. 30,907; Richard Illen, Jr., Reg. No. 20,348 eg. No. 30,953; Kenneth J. No. 32,095; Jean B. Fordion. 31,744; J. Michael Jakes J. Michael Jakes W. Edmondson, Reg. M. James W. Edmondson, Reg. Cheri M. Taylor, Reg. No. 3 J. Michael R. Kelly, Reg. No. 10 Johnson, Reg. No. 34,498 kg.

Listing of Inventors Continued on Page 2 hereof. ■ Yes □ No

Residence 1050 N. Stuart Street #320 Arlington, VA 22201

Post Office Address 1050 N. Stuart Street #320 Arlington, VA 22201

Citizenship USA

Full Name of Second Inventor: Halcheng Li	Inventor's Signature	Date
Residence 63 Abrams Court Apt 5F Stanford, CA 9	4305	Citizenship USA
Post Office Address 63 Abrams Court Apt 5F Stanfor	rd, CA 94305	

Full Name of Third Inventor: Martin Poteralski	Inventor's Signature	Date
Residence 4087 Mineral Springs Lane Apt 6A Glen Allen,	VA 23060	Citizenship USA
Post Office Address 4087 Mineral Springs Lane Apt 6A Gle	n Allen, VA 23060	

Full Name of Fourth Inventor: Jeffrey Marshall	Inventor's Signature	Date
Residence 4710 Kensington Avenue Richmond, VA	23226	Citizenship USA
Post Office Address 4710 Kensington Avenue Richmo	ond, VA 23226	

Full Name of Fifth Inventor: Marco Solomon	Inventor's Signature	Date
Residence 2130 P. Street Nw Apt. 910 Washington, D.C. 20037		Citizenship USA
Post Office Address 2130 P Street Nw Ant 910 Washingto	n D C 20037	

## DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: my residenc	e, nost office address and citizenship are as state	ed below next to my name; I believe I am the
original, first, and sole inventor (if only one name is listed below)	or an original first and joint inventor (if plural	names are listed below) of the subject matter
which is claimed and for which a patent is sought on the inventior	n entitled: SYSTEMS AND METHODS FOR PRO	CESSING CREDIT CARD TRANSACTIONS
THAT EXCEED A CREDIT LIMIT the specification of which $\Box$ is	attached and/or ■ was filed on June 29, 2001, a	is United States Application No. 09/897,775
or PCT International Application No.	and was amended on	(if applicable).
I hereby state that I have reviewed and understand the conter	nts of the above-identified specification, includin	g the claims, as amended by any amendment
referred to above. I acknowledge the duty to disclose informatio	on which is material to patentability as defined in	3/ CFR 9 1.50.
I hereby claim foreign priority benefits under 35 U.S.C. § 119(	(a)-(d) or § 365(b) of any foreign application(s)	for patent or inventor's certificate or § 365(a)

of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority

Country	Application Number	Date of Filing	Priority Claimed U	Inder 35 U.S.C. 119
Country	1,551		□ YES	□ NO
			□ YES	□ NO

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number

Date of Filing

DEC 0 5 2001

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin 1. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all COTTESPONDENCE to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 | Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Kevin Huennekens	Inventor's Signature	Date
Residence 1050 N. Stuart Street #320 Arlington, VA	22201	Citizenship USA
Post Office Address 1050 N. Stuart Street #320 Arlin	gton, VA 22201	

Listing of Inventors Continued on Page 2 hereof. ■ Yes □ No

is claimed:

de la companya della companya della companya de la companya della		
Full Name of Second Inventor: Halcheng Li	Inventor's Signature	Date 08/25/01
Residence 63 Abrams Court Apt 5F Stanford, CA 943	305	Citizenship USA
Post Office Address 63 Abrams Court Apt 5F Stanford,	CA 94305	
		,
Full Name of Third Inventor: Martin Poteralski	Inventor's Signature	Date
Residence 4087 Mineral Springs Lane Apt 6A Glen Allen, VA 23060		Citizenship USA
Post Office Address 4087 Mineral Springs Lane Apt 6A	Glen Allen, VA 23060	
Full Name of Fourth Inventor: Jeffrey Marshall	Inventor's Signature	Date
Residence 4710 Kensington Avenue Richmond, VA 2	Citizenship USA	
Post Office Address 4710 Kensington Avenue Richmon	d, VA 23226	
Full Name of Fifth Inventor: Marc Solomon	Inventor's Signature	Date
Residence 2130 P. Street Nw Apt. 910 Washington, D	D.C. 20037	Citizenship USA

Post Office Address 2130 P. Street Nw Apt. 910 Washington, D.C. 20037

	DECLARATION AN	D POWER OF ATTORNEY		
original, first, and sole inventor (if or which is claimed and for which a pate THAT EXCEED A CREDIT LIMIT the or PCT International Application Not I hereby state that I have reviewed referred to above. I acknowledge the I hereby claim foreign priority benefit any PCT international application.	y declare that: my residence, post officially one name is listed below) or an original is sought on the invention entitled: So a specification of which $\square$ is attached and and understand the contents of the algorithm of the source of the so	inal, first, and joint inventor (if YSTEMS AND METHODS FO) d/or ■ was filed on June 29, 20 and was amended on	plural names are listed be R PROCESSING CREDIT DO1, as United States App cluding the claims, as amoned in 37 CFR § 1.56. ion(s) for patent or invented d below and have also ide	CARD TRANSACTIONS lication No. 09/897,775 (If applicable). ended by any amendment or's certificate or § 365(a) ntified below, any foreign
Country	Application Number	Date of Filing	Priority Claimed Ur	nder 35 U.S.C. 119
			□ YES	□ NO
			□ YES	□ NO
I hereby claim the benefit under 3	35 U.S.C. § 119(e) of any United Stat	es provisional application(s) list	ted below:	OIPE
Applica	tion Number		Date of Filing	DEC 0 5 2001
				TO MADEMINANCE
United States, listed below and, insof	35 U.S.C. § 120 of any United States ar as the subject matter of each of the class by the first paragraph of 35 U.S.C. § a became available between the filing da	aims of this application is not dis 112. I acknowledge the duty to	disclosed in the prior United disclose information which	plication(s) designating the States or PCT International is material to patentability
Application Numbe	r Da	te of Filing	Status (Patented, Pe	ending, Abandoned)
I hereby appoint the following att	orney and/or agent(s) to prosecute this	application and transact all but	siness in the Patent and Ti	rademark Office connected Ford F. Farabow, 1r., Reg.

therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henders No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panltch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Kevin Huennekens	Inventor's Signature	Date
Residence 1050 N. Stuart Street #320 Arlington, VA	22201	Citizenship USA
Post Office Address 1050 N. Stuart Street #320 Arling	gton, VA 22201	

Listing of Inventors Continued on Page 2 hereof. ■ Yes □ No

Full Name of Second Inventor: Halcheng Li	Inventor's Signature	Date
Residence 63 Abrams Court Apt 5F Stanford, CA 94	1305	Citizenship USA
Post Office Address 63 Abrams Court Apt 5F Stanford	1, CA 94305	
	-	
Full Name of Third Inventor: Martin Poteralski	Inventor's Signature Winds Waterally	Date August 20, 2001
	774-04 11100174-0	Citizenship USA
Residence 4087 Mineral Springs Lane Apt 6A Glen A	Allen, VA 23060	Ciuzeisiip usa
Residence 4087 Mineral Springs Lane Apt 6A Glen A Post Office Address 4087 Mineral Springs Lane Apt 6A		Cluzenship G3A
		Cluzenship G3A
Post Office Address 4087 Mineral Springs Lane Apt 6A		Date
Post Office Address 4087 Mineral Springs Lane Apt 6A Full Name of Fourth Inventor: Jeffrey Marshall	A Glen Allen, VA 23060  Inventor's Signature	
	Inventor's Signature	Date
Post Office Address 4087 Mineral Springs Lane Apt 6A Full Name of Fourth Inventor: Jeffrey Marshall Residence 4710 Kensington Avenue Richmond, VA	Inventor's Signature	Date
Post Office Address 4087 Mineral Springs Lane Apt 6A Full Name of Fourth Inventor: Jeffrey Marshall Residence 4710 Kensington Avenue Richmond, VA	Inventor's Signature	Date

As a below named inventor, I hereboriginal, first, and sole inventor (If owhich is claimed and for which a pat THAT EXCEED A CREDIT LIMIT to PCT International Application N I hereby state that I have reviewereferred to above. I acknowledge the I hereby claim foreign priority ben of any PCT international application application(s) for patent or inventor is claimed:	by declare that: my remains one name is listed tent is sought on the interpretation of which the specification of the specific	below) or an origin vention entitled: SY ch is attached and contents of the abormation which is m § 119(a)-(d) or §	al, first, and joint inventor (if STEMS AND METHODS FOI /or was filed on June 29, 20 and was amended onove-identified specification, invaterial to patentability as defined as the first of the	R PROCESSING CREDITION OI, as United States Applications the claims, as an and in 37 CFR § 1.56. on(s) for patent or invent displays and have also id	r CARD TRANSACTIONS plication No. 09/897,775 (if applicable). nended by any amendment tor's certificate or § 365(a) lentified below, any foreign
Country	Application	Number	Date of Filing	Priority Claimed U	Inder 35 U.S.C. 119
Coditaly				□ YES	□ NO
				□ YES	□ NO
I hereby claim the benefit under	35 U.S.C. § 119(e)	of any United State	s provisional application(s) list	ed below:	OIPE
Applic	ation Number			Date of Filing	DEC 0 5 2001
					My RACE
I hereby claim the benefit under United States, listed below and, inso application(s) in the manner provide as defined in 37 CFR § 1.56 whice application:	far as the subject matte	er of each of the cla h of 35 11 S.C. & 1	ims of this application is not dis 12. I acknowledge the duty to	disclose information which	th is material to patentability
Application Numb	er	Dat	e of Filing	Status (Patented, I	Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all COTTESPONDENCE to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 | Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

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Post Office Address 1050 N. Stuart Street #320 Arling	gton, VA 22201	

Listing of Inventors Continued on Page 2 hereof. ■ Yes □ No

	<u> </u>	
Full Name of Second Inventor: Haicheng Li	Inventor's Signature	Date
Residence 63 Abrams Court Apt 5F Stanford, CA 9430	05	Citizenship USA
Post Office Address 63 Abrams Court Apt 5F Stanford, G	CA 94305	
Full Name of Third Inventor: Martin Poteralski	Inventor's Signature	Date
Residence 4087 Mineral Springs Lane Apt 6A Glen Alle	en, VA 23060	Citizenship USA
Post Office Address 4087 Mineral Springs Lane Apt 6A	Glen Allen, VA 23060	
Full Name of Fourth Inventor: Jeffrey Marshall	Inventor's Signature	Date 8-23-0
	Micha	Date & -23-0
Residence 4710 Kensington Avenue Richmond, VA 23	3226	8-23-01
Full Name of Fourth Inventor: Jeffrey Marshall Residence 4710 Kensington Avenue Richmond, VA 23 Post Office Address 4710 Kensington Avenue Richmond	3226	8-23-01
Residence 4710 Kensington Avenue Richmond, VA 23 Post Office Address 4710 Kensington Avenue Richmond	3226	8-23-01
	Inventor's Signature	8 - 2 3 - Citizenship USA

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original, first, and sole inventor (if o which is claimed and for which a pat THAT EXCEED A CREDIT LIMIT to PCT International Application N I hereby state that I have reviewe referred to above. I acknowledge the I hereby claim foreign priority ben of any PCT international application.	by declare that: my residence, post of only one name is listed below) or an orient is sought on the invention entitled: the specification of which is attached at o. I will be a specification of the dediction of the dediction of the dediction of the lefts under 35 U.S.C. § 119(a)-(d) or n(s) designating at least one country or sertificate, or any PCT International	ginal, first, and joint inventor (i SYSTEMS AND METHODS FO and/or was filed on June 29, 2 and was amended on above-identified specification, i is material to patentability as def § 365(b) of any foreign applica- ther than the United States, list	proportion frames are insected to DR PROCESSING CREDI 2001, as United States A ncluding the claims, as a fined in 37 CFR § 1.56. ation(s) for patent or inversed below and have also its test of the process of the proc	T CARD TRANSACTIONS pplication No. 09/897,775 (if applicable). mended by any amendment ntor's certificate or § 365(a) dentified below, any foreign
Country	Application Number	Date of Filing	Priority Claimed	Under 35 U.S.C. 119
Country			☐ YES	□ NO
			□ YES	□ NO
I hereby claim the benefit under	35 U.S.C. § 119(e) of any United St	ates provisional application(s) li	isted below:	OIPE
Applic	ation Number		Date of Filing	DEC 0 5 2001
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United States, listed below and, inso	35 U.S.C. § 120 of any United State far as the subject matter of each of the d by the first paragraph of 35 U.S.C. § h became available between the filing of	claims of this application is not of 5.112. Lacknowledge the duty to	o disclose information whi	application(s) designating the ed States or PCT International ich is material to patentability

Application Number Date of Filing Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 | Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Kevin Huennekens	Inventor's Signature	Date
Residence 1050 N. Stuart Street #320 Arlington, VA 222	201	Citizenship USA
Post Office Address 1050 N. Stuart Street #320 Arlington,	VA 22201	

Listing of Inventors Continued on Page 2 hereof. ■ Yes □ No

Full Name of Second Inventor: Halcheng Li	Inventor's Signature	Date
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Residence 63 Abrams Court Apt 5F Stanford, CA 94	<del>1</del> 305	Citizenship USA
Post Office Address 63 Abrams Court Apt 5F Stanford	1, CA 94305	
Full Name of Third Inventor: Martin Poteralski	Inventor's Signature	Date
Residence 4087 Mineral Springs Lane Apt 6A Glen A	Illen, VA 23060	Citizenship USA
Post Office Address 4087 Mineral Springs Lane Apt 6A	A Glen Allen, VA 23060	
Full Name of Fourth Inventor: Jeffrey Marshall	Inventor's Signature	Date
Full Name of Fourth Inventor: Jeffrey Marshall  Residence 4710 Kensington Avenue Richmond, VA		Date Citizenship USA
Residence 4710 Kensington Avenue Richmond, VA	23226	
Residence 4710 Kensington Avenue Richmond, VA	23226	
Residence 4710 Kensington Avenue Richmond, VA Post Office Address 4710 Kensington Avenue Richmo	23226 nd, VA 23226	Citizenship USA
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